Name of Project	Loan Amount (million US dollars)	Amount disbursed (million US dollars)
Andhra Pradesh		
• Andhra Pradesh Economic Restructuring Project	547	489
Gujarat		
• Gujarat Earthquake Rehabilitation Project	443	259
• Gujarat State Highway	320	207
Karnataka		
• Karnataka State Highway	360	219
• Karnataka Urban Water Sector Improvement Project	39.5	5
Kerala		
• Kerala State Transport Project	255	98
Maharashtra		
• Mumbai Urban Transport Project	542	124
Mizoram		
• Mizoram State Roads Project	60	30
Rajasthan		
• Rajasthan Power Sector Restructuring Project	178	131
Tamil Nadu		
• Tamil Nadu Road Sector	348	52
• 3rd Tamil Nadu Urban Development Project	300	0
Uttar Pradesh		
• Uttar Pradesh State Roads	488	98
Multi-State		
• Rural Roads Project	399.5	54.36

Revision in rates by RBI

240. SHRI RAJKUMAR DHOOT: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that RBI has allowed to increase rate of interest by .25 per cent on certain schemes;

(b) if so, the details thereof; and

(c) its impact on saving schemes in banks and post offices?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) No, Sir. Deposit rates of

commercial banks, except that prescribed for saving bank accounts, have been deregulated since October, 1997 and banks are presently free to determine their own deposit rates depending on their commercial judgement.

(b) and (c) Do not arise.

Credit-deposit ratio in banks

†241. SHRI MANGANI LAL MANDAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that credit-deposit ratio has declined despite continuous increase in deposits in nationalised commercial banks and regional rural banks;

(b) if so, the details thereof at national and State level;

(c) whether it is a fact that credit-deposit ratio in Bihar is only 22 per cent despite continuous increase in deposits there; and

(d) if so, the details thereof and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) The All India Credit Deposit Ratio (CD Ratio) of Public Sector Banks increased from 56.4% in March, 2003 to 62.9% in March, 2005. The CD Ratio of Regional Rural Banks (RRBs) also registered an increase from 44.4% in March, 2003 to 53% in March, 2005.

(c) and (d) The Credit Deposit Ratio (CD Ratio) of Public Sector Banks in Bihar registered an increase from 23.4% in March, 2003 to 27.2% in March, 2005. The CD Radio of Regional Rural Banks (RRBs) in Bihar also showed an increase from 24.8% in March, 2003 to 32.8% in March, 2005.

P&NG items under VAT

242. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government have any proposal to put items of petroleum and natural gas under the VAT;

† Original notice of the question was received in Hindi.